

United States Bankruptcy Court
Southern District of Mississippi

In re:
Mark Columbus
Tonya Calhoun Columbus
Debtors

Case No. 25-50887-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jun 18, 2025

User: mssbad
Form ID: 309I

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Columbus, Tonya Calhoun Columbus, 85 Hickory Grove Church Rd, Sumrall, MS 39482-9429
5523787	Sunbelt Federal CU, Attn: Bankruptcy, 6885 Us Hwy 49, Hattiesburg, MS 39402

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jun 18 2025 19:48:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnotices@rawlings13.net	Jun 18 2025 19:49:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+ Email/Text: ustregion05.ja.ecf@usdoj.gov	Jun 18 2025 19:49:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5523774	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 18 2025 19:49:46	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5523775	+ EDI: TSYS2	Jun 18 2025 23:47:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5523776	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jun 18 2025 19:49:45	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
5523777	+ EDI: CAPITALONE.COM	Jun 18 2025 23:47:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5523779	+ EDI: CITICORP	Jun 18 2025 23:47:00	Citibank, Po Box 790040, St Louis, MO 63179-0040
5523780	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 18 2025 19:49:42	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5523781	+ EDI: DISCOVER	Jun 18 2025 23:47:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5523782	+ Email/Text: bk@freedomfinancialnetwork.com	Jun 18 2025 19:48:00	FreedomPlus, Attn: Bankruptcy, 1875 South Grant St, Ste 400, San Mateo, CA 94402-2676
5523783	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 18 2025 19:49:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
5523784	+ Email/Text: kristie.pope@hattiesburgclinic.com	Jun 18 2025 19:49:00	Hattiesburg Clinic, 415 South 28th Ave, Hattiesburg, MS 39401-7283
5523785	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 18 2025 19:49:41	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5523786	+ Email/Text: mtgbk@shellpointmtg.com	Jun 18 2025 19:49:00	Nr/sms/cal, 601 Office Center Dr, Fort Washington, PA 19034-3275
5523788	+ EDI: SYNC		

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		Jun 18 2025 23:47:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5523789	+ EDI: SYNC	Jun 18 2025 23:47:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5523790	Email/Text: bknotice@upgrade.com	Jun 18 2025 19:48:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery St, San Francisco, CA 94111

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5523778	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Tonya Calhoun Columbus trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Mark Columbus trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Mark Columbus	Social Security number or ITIN xxx-xx-4298
	First Name Middle Name Last Name	EIN --
Debtor 2	Tonya Calhoun Columbus	Social Security number or ITIN xxx-xx-2930
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-50887-KMS		Date case filed for chapter 13 6/18/25

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mark Columbus	Tonya Calhoun Columbus
2. All other names used in the last 8 years		aka Tonya C Columbus
3. Address	85 Hickory Grove Church Rd Sumrall, MS 39482	85 Hickory Grove Church Rd Sumrall, MS 39482
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601-582-5011 Email ecfnotices@rawlings13.net
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228-563-1790 Date: 6/18/25

For more information, see page 2

